

IN RE:

TROY R SHEFFIELD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23887 JAD

Chapter 13

Document No.: 148

FILED

3/19/25 3:07 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

ORDER OF COURT

AND NOW, this 19th day of March, 20 25, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

jsf

U.S. BANKRUPTCY JUDGE

In re:
Troy R Sheffield
Debtor

Case No. 19-23887-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 19, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	+ Troy R Sheffield, 728 MacBeth Drive, Pittsburgh, PA 15235-4614
15168913	+ CITIMORTGAGE, INC., CENLAR FSB SUBSERVICING ON BEHALF OF, CITIMORTGAGE, INC., BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15158473	+ Carla Sheffield, 6 Moga Street, Pittsburgh, PA 15206-2240
15158474	+ Cenlar Central Loan Administration, PO Box 77423, Trenton, NJ 08628-7423
15134466	+ Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15158487	+ George J. Francis, M.D. , LTD, 4727 Friendship Ave. # 300, Pittsburgh, PA 15224-1778
15158490	+ National Rehab Equipment, Inc., 540 Lindbergh Dr., Coraopolis, PA 15108-2750
15158492	+ North Side Christian Health center, 816 Middle Street, Pittsburgh, PA 15212-4915
15134469	+ Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158496	+ Post-gazette Fcu, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158497	+ Quest Diagnostics, PO Box 71313, Philadelphia, PA 19176-1313
15158502	+ Wilkinsburg Penn Joint Water Authority, 2200 Robinson Blvd, PA 15221-1193

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:20:00	Wilmington Savings Fund Society, FSB, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Rd, Anaheim, CA 92806
cr	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:20:00	Wilmington Savings Fund Society, FSB, as Trustee o, 1600 South Douglass Road Ste 110,, PMB 200A, Anaheim, CA 92806
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 20 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15181032	+ Email/Text: acbafcu@onecommail.com	Mar 20 2025 00:21:00	ACBA Federal Credit Union, The Bank Tower, Ste. 801, 307 Fourth Ave., Pittsburgh, PA 15222-2113
15134457	+ Email/Text: bncnotifications@pheaa.org	Mar 20 2025 00:21:00	AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15158469	Email/Text: g17768@att.com	Mar 20 2025 00:21:00	AT&T, PO Box 755, Atwater, CA 95301-0755
15134456	+ Email/Text: acbafcu@onecommail.com	Mar 20 2025 00:21:00	Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210
15158467	^ MEBN	Mar 20 2025 00:13:30	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15167390	Email/Text: ally@ebn.phinsolutions.com	Mar 20 2025 00:20:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15134458	+ Email/Text: ally@ebn.phinsolutions.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 19, 2025

Form ID: pdf900

Total Noticed: 53

		Mar 20 2025 00:20:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15158484	Email/Text: kbarkley@bernsteinlaw.com	Mar 20 2025 00:23:00	Duquesne Light Company, PAYMENT PROCESSING CENTER, PO BOX 10, Pittsburgh, PA 15230-0010
15385632	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:20:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
16508561	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:20:00	Wilmington Savings Fund Society, FSB,, as trustee of, Stanwich Mortgage Loan Trust F, 1600 South Douglass Rd., Anaheim, CA 92806
15163896	+ Email/Text: documentfiling@lciinc.com	Mar 20 2025 00:20:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15134463	Email/Text: cfcbackoffice@contfinco.com	Mar 20 2025 00:21:00	Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808
15158478	Email/Text: cfcbackoffice@contfinco.com	Mar 20 2025 00:21:00	Continental Finance Co, Po Box 8099, Newark, DE 19714
15158499	Email/Text: cfcbackoffice@contfinco.com	Mar 20 2025 00:21:00	Reflex, PO Box 6812, Carol Stream, IL 60197
15134459	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 20 2025 00:39:23	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15134460	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 20 2025 00:26:24	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15134461	Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 20 2025 00:49:50	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15139824	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 20 2025 00:26:22	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15134462	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 20 2025 01:03:51	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
15158476	+ Email/Text: documentfiling@lciinc.com	Mar 20 2025 00:20:00	Comcast, PO Box 719, Toledo, OH 43697-0719
15134464	+ Email/Text: ccusa@ccuhome.com	Mar 20 2025 00:20:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15158480	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 20 2025 00:22:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15134465	+ Email/PDF: creditonebknofications@resurgent.com	Mar 20 2025 00:25:34	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15168221	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 20 2025 00:23:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15158485	+ Email/Text: bankruptcydepartment@tsico.com	Mar 20 2025 00:23:00	EOS CCA, PO Box 329, Norwell, MA 02061-0329
15134467	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 20 2025 00:38:32	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15158483	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 20 2025 00:21:00	Department of the Treasury, 310 Lowell St. Stop 360, Andover, MA 01810
15158488	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 20 2025 00:22:00	Jefferson Capital Systems LLC, 16 McLeland Road, Saint Cloud, MN 56303
15157190	Email/PDF: resurgentbknofications@resurgent.com	Mar 20 2025 00:25:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15166980	+ Email/Text: bkmail@midfirst.com	Mar 20 2025 00:21:00	MidFirst Bank, 999 Northwest Grand Boulevard,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 19, 2025

Form ID: pdf900

Total Noticed: 53

			Oklahoma City, OK 73118-6051
15158489	^	MEBN	
			Mar 20 2025 00:13:38 Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
15134468	+	Email/PDF: bankruptcy_prod@navient.com	
			Mar 20 2025 00:39:07 Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15179701		Email/PDF: bankruptcy_prod@navient.com	
			Mar 20 2025 00:25:07 Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15158493	^	MEBN	
			Mar 20 2025 00:13:37 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15164107		Email/Text: bnc-quantum@quantum3group.com	
			Mar 20 2025 00:22:00 Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15158498	+	Email/Text: Supportservices@receivablesperformance.com	
			Mar 20 2025 00:23:00 Receivables Performance Management, LLC, PO Box 1548, Lynnwood, WA 98046-1548
15158500		Email/Text: amieg@stcol.com	
			Mar 20 2025 00:21:00 State Collection Service, Inc., PO Box 6250, Madison, WI 53716
15134470	+	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	
			Mar 20 2025 00:20:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIMORTGAGE, INC.
cr		MIDFIRST BANK
cr		Wilmington Savings Fund Society, FSB, asTrustee of
15158495		Post-gazette Fcu
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15158466	*+	AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15158465	*+	Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210
15158468	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15158477	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808
15158470	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15158471	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15158472	*	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15158475	*+	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
15158479	*+	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15158481	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15158482	*+	Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15158486	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15158491	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15158494	*+	Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158501	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 4 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Mar 19, 2025

Form ID: pdf900

Total Noticed: 53

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Troy R Sheffield areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com
Daniel Philip Jones	on behalf of Creditor CITIMORTGAGE INC. djones@sterneisenberg.com, bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Wilmington Savings Fund Society FSB, asTrustee of Stanwich Mortgage Loan Trust I djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor CITIMORTGAGE INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor CITIMORTGAGE INC. pawb@fedphe.com

TOTAL: 10